



# HOW IT WORKS

If you HAD INSURANCE and choose to REPAIR, REBUILD or RELOCATE in Louisiana...

## Estimate the Cost of Your Uninsured Damages

Pre-Storm Value	\$ _____
x Percent of Damage	_____ %
= Cost of Damage to Home	\$ _____
- Insurance	\$ _____
- FEMA Repair Payment	\$ _____
= Cost of Uninsured Damages	\$ _____
<b>Road Home Incentive Grant = \$ _____</b>	

If you HAD INSURANCE and choose to SELL your property and leave Louisiana...

## Estimate the Lesser of ...

Pre-Storm Value	\$ _____	<b>OR</b>	Cost of Uninsured Damages	\$ _____
x 60%	60%			
- FEMA Repair Payment	\$ _____			
- Insurance	\$ _____			
=	\$ _____			
<b>Road Home Sell Payment = \$ _____</b>				

## Summary of Costs/Losses

## Summary of Benefits

Cost of Damage to Home	\$ _____	Insurance	\$ _____
+ Additional Mitigation Costs	\$ _____	+ FEMA Repair Payment	\$ _____
+ Additional Cost to Repair	\$ _____	+ Road Home:	\$ _____
		Incentive Grant	\$ _____
		Mitigation Grant	\$ _____
		Affordable Loan	\$ _____
		<b>OR</b> Sell Payment	\$ _____
<b>Total</b>	<b>\$ _____</b>	<b>Total</b>	<b>\$ _____</b>



# HOW IT WORKS

If you DID NOT HAVE INSURANCE and choose to REPAIR, REBUILD or RELOCATE in Louisiana...

Estimate the Adjusted Cost of Your Damages	
Pre-Storm Value	\$ _____
x Percent of Damage	_____ %
= Cost of Damage to Home	\$ _____
- FEMA Repair Payment	\$ _____
= Cost of Uninsured Damages	\$ _____
x 70%	70%
Road Home Incentive Grant = \$ _____	

If you DID NOT HAVE INSURANCE and choose to SELL your property and leave Louisiana...

Estimate the Lesser of ...	
Pre-Storm Value	\$ _____
x 60%	60%
- FEMA Repair Payment	\$ _____
=	\$ _____
OR	
Cost of Uninsured Damages	\$ _____
Lesser of \$ _____ x 70%	
Road Home Sell Payment = \$ _____	

\* The 30% penalty applies to those without flood insurance in a designated flood plain and those without hazard insurance that were outside the flood plain.

Summary of Costs/Losses		Summary of Benefits	
Cost of Damage to Home	\$ _____	+ FEMA Repair Payment	\$ _____
+ Additional Mitigation Costs	\$ _____	+ Road Home:	\$ _____
+ Additional Cost to Repair	\$ _____	Incentive Grant	\$ _____
		Mitigation Grant	\$ _____
		Affordable Loan	\$ _____
		OR Sell Payment	\$ _____
Total	\$ _____	Total	\$ _____